

In re:
Ray Centeno
Debtor

Case No. 24-11881-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 30, 2025

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:

Recip ID	Recipient Name and Address
db	+ Ray Centeno, 1206 Mitman Rd, Easton, PA 18040-8239
14893494	+ Department of VA Affairs, 3401 West End Ave - Ste 760W, Nashville, TN 37203-6849
14905605	+ Forks Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14905604	+ Forks Township, c/o James R. Wood, Esquire, 2700 Horizon Drive Suite 100, King of Prussia, PA 19406-2726
14893495	+ Forks Township, 1606 Sullivan Trail, Easton, PA 18040-8398
14905935	+ Forks Township, c/o JAMES RANDOLPH WOOD, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100 King of Prussia, PA 19406-2726
14897068	+ M&T BANK, c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14893496	M&T Bank, CBD Team, Millsboro, DE 19966
14893497	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., Met-Ed, 2800 Pottsville Pike, Reading, PA 19605
14893501	++ T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court., T-Mobile, 654 Ave Munoz Rivera Suite 2000, San Juan, PR 00918
14893500	+ Theckia Kerine Centeno, 1206 Mitman Road, Easton, PA 18040-8239

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14893492	Email/Text: caineweiner@ebn.phinsolutions.com	Jan 30 2025 23:59:36	Caine & Weiner Company Inc, 5805 Sepulveda Blvd - 4th Floor, Van Nuys, CA 91411
14893493	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 31 2025 00:00:00	Credit Collections, 725 Canton St, Norwood, MA 02062-2679
14913288	Email/Text: camanagement@mtb.com	Jan 30 2025 23:59:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
14896990	^ MEBN	Jan 30 2025 23:57:11	M&T BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14902161	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jan 30 2025 23:59:00	Met-Ed, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
14910474	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 30 2025 23:59:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095-5042
14900266	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 31 2025 00:00:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14893498	Email/Text: ext_ebn_inbox@navyfederal.org	Jan 31 2025 00:00:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
14893499	Email/Text: claimsdepartment@sunnova.com	Jan 30 2025 23:59:00	Sunnova Energy Corporation, 20 Greenway Plaza - Ste 475, Houston, TX 77046
14915119	Email/Text: claimsdepartment@sunnova.com	Jan 30 2025 23:59:00	Sunnova Energy Corporation, 20 Greenway Plaza, Suite 540, Houston, TX 77046

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14893502 Email/Text: bkrcy@ugi.com

Jan 31 2025 00:00:00

UGI Utilities Inc, PO Box 13009, Reading, PA 19612-3009

14893503 + Email/Text: bkelectronicnotices@usaa.com

Jan 30 2025 23:59:00

USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
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CHARLES LAPUTKA	
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on behalf of Debtor Ray Centeno claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com

DENISE ELIZABETH CARLON	
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on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

JAMES RANDOLPH WOOD	
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on behalf of Creditor Forks Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
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SCOTT F. WATERMAN [Chapter 13]	
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ECFMail@ReadingCh13.com

United States Trustee	
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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Ray Centeno)	Case No. 24-11881-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: January 30, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court